

Claim Listing

Claims 1 and 3-15 are now pending. Claim 2 has been canceled; claims 1, 9-12, and 15 have been amended.

1. (Currently amended) A computerized method ~~for generating an electronic investment contract, the method comprising the steps of:~~

associating each of one or more investment identifiers with an investment amount and one or more asset category identifiers; and

associating each of the one or more asset category identifiers with: (a) a corresponding allocation parameter, and (b) a corresponding response parameter;

wherein each of respective investment identifiers uniquely specifies a corresponding investment contract;

wherein each of respective asset category identifiers uniquely specifies an investment asset category;

wherein the allocation parameter specifies an allocation amount to be indexed to the corresponding asset category identifier; and

wherein the response parameter specifies a relationship between (i) the allocation amount, and (ii) subsequent price, percentage return, and/or relative valuation changes in, and/or net worth changes relating to, the corresponding investment asset category.

2. (Canceled)

3. (Original) The computerized method of claim 1 further comprising the step of receiving an input enabling a determination of the investment identifier, and at least one of:

- (a) the investment amount;
 - (b) the one or more asset category identifiers;
 - (c) the allocation parameter to be associated with each of the one or more asset category identifiers; and
 - (d) the response parameter to be associated with each of the one or more asset category identifiers.
4. (Original) The computerized method of claim 3 wherein a computing mechanism associates each of the one or more investment identifiers with the one or more corresponding asset category identifiers, and associates each of the one or more asset category identifiers with the corresponding allocation parameter and the corresponding response parameter, and wherein the input to the computing mechanism is received using at least one of:

- (a) an electronic device coupled over the Internet to the computing mechanism; and
- (b) a telephonic device coupled over the PSTN (public switched telephone network) to an IVR (interactive voice response) system and/or a speech recognition system, wherein the IVR and/or speech recognition system is coupled to the computing mechanism.

5. (Original) The computerized method of claim 3 wherein the step of receiving an input includes receiving one or more templates corresponding to a given investment identifier, each of

respective templates setting forth a corresponding predefined allocation parameter and a corresponding predefined response parameter for each of one or more asset category identifiers.

6. (Original) The computerized method of claim 5 further including the steps of receiving a template selection, wherein the template selection uniquely specifies one of the received templates corresponding to the given investment identifier; and the template so selected is then applied to an electronic investment contract associated with the given investment identifier.

7. (Original) The computerized method of claim 5 further including the step of inputting a predefined condition to be associated with a specified one of the received templates, such that the specified one of the received templates is automatically applied to an electronic investment contract associated with the given investment identifier upon occurrence of the predefined condition.

8. (Original) The computerized method of claim 7 wherein the predefined condition is at least one of:

- (a) an occurrence of: a specified price, percentage return, and/or relative valuation of, and/or change in net worth relating to, one or more investment asset categories;
- (b) an occurrence of a specified date and/or time; and
- (c) an occurrence of an event.

9. (Currently amended) The method of claim 1 [[2]] wherein each of the one or more ~~respective~~ corresponding electronic investment contracts is held by a corresponding investor.

10. (Currently amended) The method of claim 9 further including the step of determining an overall monetary value for one or more ~~respective~~ of said corresponding electronic investment contracts.

11. (Currently amended) The method of claim 10 wherein ~~the~~ each corresponding electronic investment contract defines a financial relationship between ~~a plurality of investors~~ said corresponding investor and a contract administrator such that, upon demand, the contract administrator shall convey the overall monetary value of the ~~one or more respective electronic contracts held by a corresponding investor~~ contract to that said investor.

12. (Currently amended) The method of claim 9 further including the step of calculating an aggregate position for an asset category by consolidating allocation parameters and response parameters associated with ~~this~~ said asset category ~~from a plurality of electronic investment contracts~~.

13. (Original) The method of claim 12 further including the steps of calculating aggregate positions for each of a plurality of asset categories.

14. (Original) The method of claim 13 further including the step of using the calculated aggregate positions to automatically generate purchase and/or sale orders for any of (a) futures contracts, (b) swaps, (c) contracts for differences, (d) securities, and (e) other financial instruments.

15. (Currently amended) The method of claim 14 further including the steps step of [[:]]

(a) ~~determining an overall monetary value for each of the one or more respective electronic investment contracts, wherein the respective electronic investment contracts each define a financial relationship between a plurality of investors and a contract administrator such that, upon demand, the contract administrator has a payment obligation to convey the overall monetary value of the one or more respective electronic contracts held by a corresponding investor to that investor; and~~

(b) using the calculated aggregated aggregate positions to generate purchase and/or sales orders so as to enable the contract administrator to hedge the payment obligation.